



OFGS File No.: P/2167-278

SECTOR

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Patent Application of

James W. Taylor, et al.

Date: September 18, 2001

Serial No.: 09/872,447

Group Art Unit: Not Yet Assigned

Filed: June 1, 2001

Examiner: Not Yet Assigned

For: SYSTEM AND METHOD FOR OFFERING A FINANCIAL PRODUCT

Office of Initial Examination

Asst. Commissioner of Patents and Trademarks

Washington, DC 20231

RESPONSE TO NOTICE TO FILE MISSING
PARTS OF APPLICATION - FILING DATE GRANTED

| | |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> | Form PTO 1533 is attached along with the executed inventor(s) Declaration and our check which includes the amount of \$130.00. |
| <input type="checkbox"/> | Petition for a ____-month extension of time is respectfully requested. Our check in the amount of \$____ is attached. |
| <input type="checkbox"/> | Form PTO 1533 is attached along with the executed inventor(s) Declaration, Verified English-language translation of the specification as filed and our check in the amount of \$260.00 |
| <input type="checkbox"/> | Submitted herewith is a copy of art together with an ART LISTING FORM listing the same for the convenience of the Examiner. |
| <input type="checkbox"/> | FORMAL DRAWINGS |
| <input type="checkbox"/> | Error(s) appear on the Official Filing Receipt. A copy of the same is marked in red. Correction of the error(s) is respectfully requested. The error(s) resulted from the Patent Office, thus, no fee is due. |

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account #15-0700. If this communication is filed after the time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. §1.136(a), to extend the time for filing a response by the number of months which will avoid abandonment under 37 C.F.R. §1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 15-0700.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on September 18, 2001

Richard LaCava

Name of applicant, assignee or
Registered Representative

Signature

September 18, 2001

Date of Signature

Respectfully submitted,

Richard LaCava

Registration No.: 41,135

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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/872,447 | 06/01/2001 | James W. Taylor | P/2167-278 |

CONFIRMATION NO. 2082

000002352
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FORMALITIES LETTER



OC000000006370629

Date Mailed: 08/01/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

A copy of this notice MUST be returned with the reply.

MTB

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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